

# CITIES CHAT



Fall 2016

**Get 1,000 bonus rewards points!**

## Cities CU now offers uChoose Rewards<sup>®</sup> Visa card.

Cities Credit Union migrated all of our Visa<sup>®</sup> credit cardholders to a new, rewards-earning Visa program in July. The credit union is pleased to offer uChoose<sup>®</sup> Rewards, a robust program that gives cardholders 24 different rewards categories such as travel miles, events (sports, theater, concerts), activities (parks and attractions, spas, shopping, sight-seeing tours) and gift cards.

You must enroll online for this new opt-in rewards program to earn points. It's easy to register your card in the uChoose Rewards program portal. You can access

access link under Quick Links on our website's homepage. Just register your card, shop like you normally do and watch your points accumulate. Redeem your points online at anytime.

**Limited time only! Sign up for a new Visa card (\$1000 or higher credit limit) during October, and we'll give you 1000 bonus rewards points. Apply today!**



it one of two ways--through your online banking by clicking on your credit card (you will be redirected to your Visa account information) or through the Visa



## Why mail/correspondence from us is important.

by Mike Enright, President

Cities Credit Union strives always to keep you informed about the latest goings-on and changes at the credit union. On occasion, we have members who call us to say we did not alert them of changes, upgrades or updates taking place (or a rare power outage) at the credit union. Please know that we post information via several delivery channels so that nothing is a surprise to you.



**Snail mail--yep, it's still important to us/you.**

Yes, we still send out important information in the mail. We can't stress enough that if we're mailing you something, it must be important. **Please open your mail from us!**

**We send the following through the mail:**

- debit/credit card breach information
- debit/credit card reissues and information
- overdraft, courtesy pay and loan late notices
- loan payment coupons
- account statements (unless you opt for e-statements)
- quarterly newsletters (which you are reading now)
- change of address forms

**Other ways we communicate:**

- website: [www.citiescu.org](http://www.citiescu.org)
- monthly e-newsletter email (sign up today)
- online banking secure message box
- Facebook (be sure to like Cities Credit Union)
- phone (if we suspect fraud or have a question on your individual account)
- email (if we cannot connect over the phone)

# Cities Credit Union

3625 Talmage Circle, Ste. 102  
Vadnais Heights, MN 55110  
651-426-3773  
1-800-543-0935  
651-426-0832 (fax)  
www.citiescu.org

## Lobby hours

Monday - Friday  
8:30 am - 5:00 pm

## Drive-up teller hours

Monday - Thursday  
8:30 am - 5:00 pm  
Friday  
8:30 am - 6:00 pm  
Saturday  
8:30 am - 12:00 pm

## Board of Directors

Dan Pederson, Chair  
Jim Walker  
Roger DeBace  
Jerry Morri  
Tom Brockway

## Supervisory Committee

Bob Bieniek  
Michael Peterson  
Melissa Rippie

## Member resources

Automated phone access  
651-426-7600  
1-877-426-7600

Debit /ATM card activation  
and PIN reset  
1-800-567-3451

Online bill pay support  
7 days a week  
6 a.m. - midnight  
1-844-596-1510

Report a lost/stolen  
debit card  
1-800-554-8969

Questions about Visa® card  
1-855-441-7705

Integrity Autosource  
651-426-6411

Routing number:  
296076275

## Cities news briefs

### Fall Shred Week is Oct. 17 - 21.

Cities Credit Union is hosting its annual fall shred week Oct. 17 - 20 in our lobby. This is a great opportunity for members to purge their unwanted personal documents (bank and credit card statements, old tax returns, canceled checks, bills and credit card applications) in a safe, secure manner.

To ensure all members have a chance to dispose of their documents, we ask that you limit your shredding to one grocery-sized bag. And, PLEASE REFRAIN from shredding greeting cards, magazines and other items that may be recycled with your regular garbage pickup.

### Visa® Gift Cards--worry-free gift giving!

It's almost time to think about holiday shopping. Visa Gift Cards from Cities Credit Union make a great gift--they're the right style, size and color every time.

Available at the teller counter from \$25 - \$750, they can be used any place that accepts Visa.

(Per FAQs given with each gift card: Gift cards cannot be redeemed for cash or used at an ATM to obtain cash. Only cards with a \$100+ balance can be used for pay-at-the-pump gasoline transactions--you can pay inside the gas station with the card.)

### Vadnais Heights Lions Holiday Food & Toy Drive begins week of November 21.

The credit union is an official drop site for the Vadnais Heights Lions Club's annual holiday food and toy drive.



Starting Nov. 21, we will accept cash donations, non-perishable food items and new, unwrapped toys. The drive runs through Dec. 12.

### October Great Pumpkin Giveaway!

Stop into Cities and get a free mini pumpkin from us. During October, the first 100 members who mention this "ad" will receive their pumpkin at the teller line. **One per member, please.**



### EMV (chip) cards temporarily on hold

With our new credit card reissue, credit union management decided to postpone the launch of the chip-enabled debit cards. Beta testing is finishing shortly. Stay tuned for updates.

### WinCentive™ Savings Accounts--the next winner could be you!

These lucky members won additional cash just for depositing into their WinCentive account:

June winners: Lee M. - \$25, Jack L. \$100  
July winners: Jerod S. - \$25, Kristine H. \$100  
August winner: April S. - \$25

Sign up for your WinCentive account today--the next winner could be you! For more information, look under the Checking & Savings tab on our website: [citiescu.org](http://citiescu.org).

### \$10,000 in credit union scholarships available for 2017-18 school year

The Family Involvement Council (FIC), a committee of the Minnesota Credit Union Network, has officially launched the 2017 scholarship application online.

The FIC is offering four \$1,000 scholarships and 12 - \$500 scholarships to 16 credit union members throughout Minnesota. Any credit union member pursuing post-secondary education in the fall 2017/spring 2018 is eligible to apply. The application deadline is Feb. 1, 2017.

Application & eligibility details are available on the FIC's website at [mnfic.org/scholarships](http://mnfic.org/scholarships).

**Cities names new supervisory member**  
Cities welcomes Melissa Rippie to the supervisory committee, effective in August.

**You could win a \$250 Visa gift card!**

# Refinance your high-rate bank loan with us.

Love your vehicle but not your high-rate bank loan that goes with it? Bring your loan to Cities--we'll take care of you!

Visit our website: [www.citiescu.org](http://www.citiescu.org) to refinance your loan online, or call our loan department for more information: 651-426-3773.



Cities Credit Union's vehicle rates beat the big banks and even other credit unions. Chances are we can save you big bucks over your current financing.

**Auto loans as low as .99% APR**  
**RV/Boat loans as low as 1.99% APR**

Even better news. . .if you close your refinance by Dec. 31, 2016, **you could win a \$250 Cities Visa gift card!**

## See how fun and easy buying a car can be!

Make your next car buying experience a stress-free one. Cities Credit Union's on-site auto broker, Brett Broghammer with Integrity Autosource, Inc., makes buying your next car very easy. . .and even fun!

### Why use our on-site broker service?

If you've ever kicked tires at a dealership, you were probably hounded by a salesperson who may have pressured you into buying something you didn't want or weren't ready to buy. **You won't get that here.**

You'll get straight forward answers to your questions, and he'll do his best to find the vehicle you are looking for at a great price. Any make, any model, any budget – NEW OR USED!

### Holiday skip-a-pay is back!

Cities Credit Union has brought back the skip-a-pay program for this upcoming holiday season. We have revamped the program to include home equity loans and home equity lines of credit.

Loan skip-a-pay runs during November, December and January. Each skipped loan is subject to a \$25 processing fee (per loan skipped). You may only skip one payment (per loan) during the skip-a-pay period with a maximum of four skips during the life of the loan. Please note that we cannot stop an ACH auto payment made through direct payroll deposit or electronic transfer from another financial institution. We **will continue** to draw those funds and will automatically deposit those funds to your Share Savings account.

Download a skip-a-pay form from our website or stop by our office for a form. For more info, call 651-426-3773.

Integrity Autosource also has vehicles available for purchase in the credit union's parking lot and on their website at [www.integrityautosource.net](http://www.integrityautosource.net).

### Lifetime powertrain warranties now available on Integrity vehicles!

Integrity Autosource's warranty company now offers lifetime powertrain warranties on all vehicles Integrity sells with less than 100,000 miles. The lifetime warranty will not only apply to vehicles in stock, it will also apply to special order vehicles that are found for members.

Beginning 9-27-16, all vehicles that qualify will be sold with a lifetime powertrain warranty which includes the engine, transmission, front/rear drive axles, 4WD/AWD components and turbo charger if applicable.

So not only will you get a quality, mechanically inspected vehicle, you will also get a great warranty! Visit [integrityautosource.net](http://integrityautosource.net) for more information.



There is NO CHARGE for you to use this service, and you get to take delivery of your new or used car at the credit union. We also offer loan rate discounts at Cities if you purchase through Integrity.

Call Brett at 651-426-6411 or log on to his website for more information about the full-service auto purchasing program. With nearly 25 years of experience, you'll be glad you chose Integrity Autosource. See how fun and easy buying a car can be!

# Cities Credit Union

proudly serves the financial services needs of anyone who lives, works, worships or attends school in Vadnais Heights, White Bear Lake, White Bear Township or Gem Lake. We also serve a number of select employee groups (SEGs). Check our website for eligibility.

We are a member of the White Bear Area Chamber of Commerce and the Vadnais Heights Economic Development Corporation.

For more information, call 651-426-3773 or visit our website: [www.citiescu.org](http://www.citiescu.org).

Like us on Facebook!



3625 Talmage Circle, Ste. 102  
Vadnais Heights, MN 55110



We do business in accordance with the Federal Fair Housing Law and Equal Housing Opportunity Act.

## Holiday hours

- Monday, Oct. 10 - Columbus Day (closed)
- Friday, Nov. 11 - Veterans' Day (closed)
- Thursday, Nov. 24 - Thanksgiving (closed)
- Saturday, Dec. 24 - Christmas Eve (closed)
- Monday, Dec. 26 - Christmas (closed for Federal Reserve-observed holiday)
- Saturday, Dec. 31 - New Year's Eve (regular drive-up teller hours 8:30 - noon)
- Monday, Jan. 2 - New Year's Day (closed for Federal Reserve-observed holiday)

Enjoy a **Holiday treat!**

Borrow up to \$1,500  
at 3.99% APR\*  
for one year!

\*Offer good Nov. 1, 2016 - Jan. 31, 2017. On approved credit.